

Information to identify the case:

Debtor 1

Kimberly A. Thomas

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1931

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-31389-MEH**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly A. Thomas

2/26/25

By the court: Mark Edward Hall
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kimberly A. Thomas
Debtor

Case No. 19-31389-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 26, 2025

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Kimberly A. Thomas, 110 Kemper Court, Hackettstown, NJ 07840-1681
cr	+ HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
518566433	Genesis Card Services, PO Box 4468, Beaverton, OR 97076
518770001	+ Georgian Townhouse Association, c/o Florio, Perrucci, Steinhardt, Cappee, 235 Broubalow Way, Phillipsburg, New Jersey 08865, DC-910-16 Amount: \$9080. 08865-1682
518566435	+ Home Depot Speciality Services, c/o Vengoff Williams, Inc., PO Box 4155, Sarasota, FL 34230-4155

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 26 2025 21:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 26 2025 21:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Feb 26 2025 21:12:00	US Bank Trust National Association, Not In Its Ind, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518566425	+ EDI: GMACFS.COM	Feb 27 2025 01:46:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
519262375	+ EDI: AISACG.COM	Feb 27 2025 01:52:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519262375	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 27 2025 03:05:08	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518698912	EDI: GMACFS.COM	Feb 27 2025 01:46:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518566426	EDI: GMACFS.COM	Feb 27 2025 01:46:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
518566427	EDI: CITICORP	Feb 27 2025 01:52:00	Best Buy /CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518566430	+ EDI: PHINGENESIS	Feb 27 2025 01:52:00	CB Indigo / GF, PO Box 4499, Beaverton, OR 97076-4499
518566434	EDI: CITICORP	Feb 27 2025 01:52:00	Home Depot, PO Box 653000, Dallas, TX 75265
518566428	EDI: CAPITALONE.COM		

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		Feb 27 2025 01:52:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518566428	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Feb 26 2025 21:29:26	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518612372	+ EDI: AIS.COM		
		Feb 27 2025 01:52:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518612372	+ Email/PDF: ebn_ais@aisinfo.com		
		Feb 26 2025 21:10:57	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518612375	+ EDI: AIS.COM		
		Feb 27 2025 01:52:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518612375	+ Email/PDF: ebn_ais@aisinfo.com		
		Feb 26 2025 21:29:06	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518633972	Email/PDF: bncnotices@becket-lee.com		
		Feb 26 2025 21:29:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518566429	EDI: CAPITALONE.COM		
		Feb 27 2025 01:52:00	Capital One- Quick silver, PO Box 70884, Charlotte, NC 28272-0884
518566429	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Feb 26 2025 21:10:23	Capital One- Quick silver, PO Box 70884, Charlotte, NC 28272-0884
518672402	EDI: CITICORP		
		Feb 27 2025 01:52:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518566431	+ Email/PDF: creditonebknottifications@resurgent.com		
		Feb 26 2025 21:27:18	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
518566432	EDI: DISCOVER		
		Feb 27 2025 01:46:00	Discover, PO Box 15316, Wilmington, DE 19850-5316
518577459	EDI: DISCOVER		
		Feb 27 2025 01:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518668957	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com		
		Feb 26 2025 21:15:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
518664378	EDI: JEFFERSONCAP.COM		
		Feb 27 2025 01:52:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518566436	Email/Text: EBNBKNOT@ford.com		
		Feb 26 2025 21:15:00	KIA Financial Services, Dept. #194501, P.O. Box 55000, Detroit, MI 482551945
518566437	^ MEBN		
		Feb 26 2025 21:01:12	KIA MOTORS FINANCE, 4000 MACARTHUR BLVD, SUITE 1000, Newport Beach, CA 92660-2544
518566438	Email/Text: PBNCNotifications@peritusservices.com		
		Feb 26 2025 21:12:00	Kohls, PO Box 3043, Milwaukee, WI 53201-3043
518566439	+ Email/Text: PBNCNotifications@peritusservices.com		
		Feb 26 2025 21:12:00	Kohls/Capone, PO Box 3115, Milwaukee, WI 53201-3115
518651532	Email/PDF: resurgentbknottifications@resurgent.com		
		Feb 26 2025 21:27:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518566440	+ EDI: SYNC		
		Feb 27 2025 01:46:00	Lowes, PO Box 4596, Carol Stream, IL 60197-4596
518566440	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 26 2025 21:29:13	Lowes, PO Box 4596, Carol Stream, IL 60197-4596
520458778	Email/Text: mtgbk@shellpointmtg.com		
		Feb 26 2025 21:12:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
520458779	Email/Text: mtgbk@shellpointmtg.com		
		Feb 26 2025 21:12:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, South Carolina 29603-0826

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518586991	+ EDI: AGFINANCE.COM	Feb 27 2025 01:46:00	ONEMAIN, P.O. Box 3251, Evansville, In. 47731-3251
518566442	+ EDI: AGFINANCE.COM	Feb 27 2025 01:46:00	OneMain, PO Box 1010, Evansville, IN 47706-1010
518566441	EDI: AGFINANCE.COM	Feb 27 2025 01:46:00	OneMain, PO Box 740594, Cincinnati, OH 45274-0594
518658602	EDI: Q3G.COM	Feb 27 2025 01:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518649925	EDI: Q3G.COM	Feb 27 2025 01:52:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518566443	Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 26 2025 21:13:00	SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129
518566445	+ EDI: SYNC	Feb 27 2025 01:46:00	SYNCB/ HOME, PO BOX 965036, Orlando, FL 32896-5036
518566445	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 21:27:41	SYNCB/ HOME, PO BOX 965036, Orlando, FL 32896-5036
518566446	+ EDI: SYNC	Feb 27 2025 01:46:00	SYNCB/Lowes, PO Box 96505, Orlando, FL 32896-0001
518566446	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 21:10:43	SYNCB/Lowes, PO Box 96505, Orlando, FL 32896-0001
518566444	+ Email/Text: ssa.bankruptcy@ssa.gov	Feb 26 2025 21:13:00	Social Security Administration, PO Box 3430, Philadelphia, PA 19122-0430
518634479	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 26 2025 21:13:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519056725	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 26 2025 21:13:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519056726	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 26 2025 21:13:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518568832	^ MEBN	Feb 26 2025 21:02:47	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518670285	+ Email/Text: bncmail@w-legal.com	Feb 26 2025 21:14:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518566448	EDI: SYNC	Feb 27 2025 01:46:00	TJM Rewards, PO Box 530948, Atlanta, GA 30353-0948
518566448	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 21:27:21	TJM Rewards, PO Box 530948, Atlanta, GA 30353-0948
518566447	+ EDI: WTRRN BANK.COM	Feb 27 2025 01:52:00	Target, PO Box 660170, Dallas, TX 75266-0170
518630672	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 26 2025 21:12:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
519711816	+ Email/Text: RASEBN@raslg.com	Feb 26 2025 21:12:00	US Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
519112723	^ MEBN	Feb 26 2025 21:01:20	US Bank Trust National Association, et al, c/o Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519112724	^ MEBN	Feb 26 2025 21:01:21	US Bank Trust National Association, et al, c/o Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609, US Bank Trust National Association, et al 75381-4609

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518566449	+ EDI: WFNNB.COM	Feb 27 2025 01:52:00	Victorias Secret, PO Box 182789, Columbus, OH 43218-2789
518566450	EDI: SYNC	Feb 27 2025 01:46:00	Walmart, PO Box 960023, Orlando, FL 32896-0023
518566450	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 21:27:45	Walmart, PO Box 960023, Orlando, FL 32896-0023

TOTAL: 61

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	##+	Brian R Tipton, Florio, Perrucci, Steinhardt Cappelli T, 235 BROUBALOW WAY, Phillipsburg, NJ 08865, UNITED STATES 08865-1682
cr	##+	Georgian Townhouse Association, c/o Florio Perrucci Steinhardt Cappelli, 235 Broubalow Way, Phillipsburg, NJ 08865, US 08865-1682

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian R Tipton	on behalf of Creditor Georgian Townhouse Association btipton@floriolaw.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust hkaplan@rasnj.com, kimwilson@raslg.com
Joan Sirkis Warren	on behalf of Debtor Kimberly A. Thomas joan@joanlaverylaw.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Melissa N. Licker	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust mlicker@hinshawlaw.com

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Phillip Andrew Raymond

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11